



INTEREST RATES FOR CREDIT PROGRAMS, CREDIT PACKAGES AND OTHER LENDING INTEREST RATES

For Individual customers

(For the term of November 2025)

Vietnam - Russia Joint Venture Bank (VRB) announces ***interest rates for credit programs, credit packages and other loan interest rates*** for the term of ***November 2025*** for *Individual customers* as follows: (*)

- *Credit package to promote medium and long-term lending: Minimum VND lending interest rate is **5.5%/year**.*
- *Credit package promoting short-term loans for production and business and overdrafts with collateral: Minimum VND lending interest rate **5.5%/year**.*

(Specific interest rate: varies depending on loan term, customer rating, loan product).

Note:

(*) According to the terms and conditions of the loan program. Please contact the nearest Branch or Transaction Office for credit program advice (*Details [here](#)*).